

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In Re:	: CHAPTER 13
	:
ARTHUR THOMAS COZART,	: CASE NO. 10-82181-WLS
	:
	: JUDGE: WILLIAM L. STOCKS
	:
Debtor.	:

CREDITOR'S RESPONSE TO DEBTOR'S OBJECTION TO SECURED PROOF OF CLAIM

COMES NOW, BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing L.P., its successors and/or assigns, Creditor/Respondent herein, and files this Response to the Debtor's Objection to its secured Claim:

Respondent hereby opposes the Objection, and shows that all amounts listed on its Proof of Claim are proper and allowable under the provisions of the United States Bankruptcy Code. The current monthly payment amount is \$672.34 principal and interest plus \$200.41 for taxes totaling \$872.75 each. Further, an invoice with a breakdown of the foreclosure fees and costs in the amount of \$1,151.62 is attached as Exhibit 'A'. A contractual payment history and a breakdown of the remaining of the inspection fees are forthcoming.

WHEREFORE, Respondent respectfully prays that its Claim be fully allowed, and that the Objection to Claim be denied.

Respectfully submitted, this 10th day of March, 2011.

Respectfully submitted,

/S/ Angel R. Gordon

Angel R. Gordon, NC Bar # 24996

Attorney for Creditor

Johnson & Freedman, LLC

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CERTIFICATE OF SERVICE

The undersigned does hereby certify that a true and exact copy of the attached RESPONSE has been served by United States mail, postage prepaid, or electronically, through the Court's Electronic Filing System to all parties indicated on the electronic filing receipt, to the following parties on the 10th day of March, 2011:

Arthur Thomas Cozart
2116-A Bogarde Street
Durham, NC 27705

John T. Orcutt
Suite 203
6616 Six Forks Road
Raleigh, NC 27615

Richard M. Hutson, II
302 East Pettigrew St., Suite B-140
P. O. Box 3613
Durham, NC 27702-3613

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/S/ Angel R. Gordon

Angel R. Gordon, Bar Number 24996

Attorney for Creditor

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